

WHAT IS CLAIMED IS:

1 1. A method for processing a transaction with a customer at a point of
2 sale, the method comprising:
3 receiving, at a point-of-sale device, a cost for the transaction;
4 receiving, at the point-of-sale device, instrument-identification information
5 identifying an instrument associated with a stored-value account and a credit account,
6 wherein the stored-value account and the credit account were linked substantially
7 contemporaneously with issuance of the instrument to the customer;
8 generating a request to select a distribution of the cost for the transaction
9 among the stored-value and credit accounts for presentation at the point-of-sale device; and
10 transmitting, from the point-of-sale device, instructions to apply the cost for
11 the transaction to the stored-value and credit accounts in accordance with a received response
12 to the request.

1 2. The method recited in claim 1 wherein generating the request
2 comprises generating a request for the customer to select one of the stored-value and credit
3 accounts for application of the cost of the transaction.

1 3. The method recited in claim 1 further comprising verifying that the
2 transaction qualifies for application of the cost to the stored-value account.

1 4. The method recited in claim 1 further comprising verifying that the
2 transaction qualifies for application of the cost to the credit account.

1 5. The method recited in claim 1 wherein the request identifies a current
2 value stored in the stored-value account.

1 6. The method recited in claim 5 wherein the request includes an option
2 to apply an amount of the cost for the transaction in excess of the current value stored in the
3 stored-value account to the credit account.

1 7. The method recited in claim 1 wherein the cost for the transaction
2 exceeds a current value stored in the stored-value account and the instructions include:
3 a request to apply a portion of the cost equal to the current value stored in the
4 stored-value account to the stored-value account; and

5 a request to apply an excess of the cost over the current value stored in the
6 stored-value account to the credit account.

1 8. A method for processing a transaction with a customer at a point of
2 sale, the method comprising:

3 receiving, at a point-of-sale device, a cost for the transaction;

4 receiving, at the point-of-sale device, instrument-identification information

5 identifying an instrument associated with a stored-value account and a credit account;

6 transmitting instructions, from the point-of-sale device, to apply a portion of
7 the cost equal to a current value stored in the stored-value account to the stored-value
8 account; and

9 transmitting instructions, from the point-of-sale device, to apply an excess of
10 the cost over the current value stored in the stored-value account to the credit account.

1 9. The method recited in claim 8 wherein the stored-value account and
2 credit account were linked substantially contemporaneously with issuance of the instrument
3 to the customer.

1 10. The method recited in claim 8 further comprising verifying that the
2 transaction qualifies for application of the portion of the cost to the stored-value account.

1 11. The method recited in claim 8 further comprising verifying that the
2 transaction qualifies for application of the excess to the credit account.

1 12. A computer-readable storage medium having a computer-readable
2 program embodied therein for directing operation of a point-of-sale device including an input
3 device, a communications system, and a processor, wherein the computer-readable program
4 includes instructions for operating the point-of-sale device to process a transaction with a
5 customer at a point of sale in accordance with the following:

6 receiving, with the input device, a cost for the transaction;

7 receiving, with the input device, instrument-identification information

8 identifying an instrument associated with a stored-value account and a credit account,

9 wherein the stored-value account and the credit account were linked substantially
10 contemporaneously with issuance of the instrument to the customer;

11 generating, with the processor, a request to select a distribution of the cost for
12 the transaction among the stored-value and credit accounts for presentation at the point-of-
13 sale device; and

14 transmitting, with the communications system, instructions to apply the cost
15 for the transaction to the stored-value and credit accounts in accordance with a received
16 response to the request.

1 13. The computer-readable storage medium recited in claim 12 wherein
2 the instructions for generating the request include instructions for generating a request for the
3 customer to select one of the stored-value and credit accounts for application of the cost of
4 the transaction.

1 14. The computer-readable storage medium recited in claim 12 wherein
2 the computer-readable program further includes instructions for verifying that the transaction
3 qualifies for application of the cost to the stored-value account.

1 15. The computer-readable storage medium recited in claim 12 wherein
2 the computer-readable program further includes instructions for verifying that the transaction
3 qualifies for application of the cost to the credit account.

1 16. The computer-readable storage medium recited in claim 12 wherein
2 the request identifies a current value stored in the stored-value account.

1 17. The computer-readable storage medium recited in claim 16 wherein
2 the request includes an option to apply an amount of the cost for the transaction in excess of
3 the current value stored in the stored-value account to the credit account.

1 18. The computer-readable storage medium recited in claim 12 wherein
2 the cost for the transaction exceeds a current value stored in the stored-value account and the
3 instructions transmitted by the communications system include:

4 a request to apply a portion of the cost equal to the current value stored in the
5 stored-value account to the stored-value account; and

6 a request to apply an excess of the cost over the current value stored in the
7 stored-value account to the credit account.

1 19. A computer-readable storage medium having a computer-readable
2 program embodied therein for directing operation of a point-of-sale device including an input
3 device, a communications system, and a processor, wherein the computer-readable program
4 includes instructions for operating the point-of-sale device to process a transaction with a
5 customer at a point of sale in accordance with the following:

6 receiving, with the input device, a cost for the transaction;
7 receiving, with the input device, instrument-identification information
8 identifying an instrument associated with a stored-value account and a credit account;
9 transmitting, with the communications system, instructions to apply a portion
10 of the cost equal to a current value stored in the stored-value account to the stored-value
11 account; and
12 transmitting, with the communications system, instructions to apply an excess
13 of the cost over the current value stored in the stored-value account to the credit account.

1 20. The computer-readable storage medium recited in claim 19 wherein
2 the stored-value account and credit account were linked substantially contemporaneously
3 with issuance of the instrument to the customer.

1 21. The computer-readable storage medium recited in claim 19 wherein
2 the computer-readable program further includes instructions for verifying that the transaction
3 qualifies for application of the portion of the cost to the stored-value account.

1 22. The computer-readable storage medium recited in claim 19 wherein
2 the computer-readable program further includes instructions for verifying that the transaction
3 qualifies for application of the excess to the credit account.